

### REMARKS

Favorable reconsideration and withdrawal of the rejections set forth in the Office Action are respectfully requested in view of the foregoing amendments and the following remarks.

Applicants note that the references listed on PTO-1449 Forms submitted with the Information Disclosure Statement (IDS) filed May 3, 2004, were initialed as considered by the Examiner, and copies of the Forms were attached to the Office Action. Applicants further note, however, that the reference listed as “EP 1 146 461 A2” reference was not initialed as considered by the Examiner. Accordingly, Applicants request that this reference be indicated as considered on the PTO-1449 Form, and a new copy of the PTO-1449 Form be included with the next Office Action. A copy of the EP 1 146 461 A2 is being submitted concurrently herewith.

Claims 1, 3-10, 13, and 14 are pending, with claims 1, 7, and 8 being independent. Claims 2, 11, and 12 have been cancelled herein, without prejudice to or disclaimer of the subject matter recited therein. Claims 1, 3-5, 7, 8, 10, 13, and 14 have been amended. Support for the amendments can be found throughout the originally-filed disclosure. Accordingly, Applicants submit the amendments include no new matter.

In the Office Action, Claims 1-4, 6-9, and 11-14 were rejected under 35 U.S.C. § 102(e) as being anticipated by Halliday et al. (U.S. Patent App. Pub. No. 2002/0083003). Claims 5 and 10 were rejected under 35 U.S.C. § 103(a) as being obvious over Halliday et al. in view of Suorsa (U.S. Patent No. 7,124,289), Yu (U.S. Patent No. 5,433,483), Roche (U.S. Patent No. 4,879,557), Vaghi (U.S. Patent No. 6,047,273), and Taylor et al. (U.S. Patent No. 6,256,676).

With respect to claims 1, 7, and 8, the Office Action alleges that Halliday et al. (relying on page 3, second column) discloses, *inter alia*, receiving a request for a transaction from an entity (login tool); determining software programs for processing the transaction (applications executing vendor code calls); accessing the software programs to process the transaction (applications running); receiving results of the processing (also applications running); and providing the results to the entity (also applications running). Applicants disagree with the characterization of the art and the rejections given, and, thus, the rejections are respectfully traversed.

Nevertheless, without conceding the propriety of the rejections and solely to expedite prosecution, independent claims 1, 7, and 8 have been amended herein to even more clearly distinguish certain features of the invention from Halliday et al. To this end, Applicants submit that Halliday et al. does not teach or suggest a method for receiving a request at a host system for a transaction from an entity via a network; determining software programs at the host system, among a plurality of software programs providing processing for different services, for processing the transaction; accessing the software programs to process the transaction; receiving results of the processing; and providing the results from the host system to the entity via the network, as recited in the claims of the present application, for at least the following reasons.

While it is unclear what the Office Action is alleging to be an “entity” (it will be assumed herein Halliday et al.’s “client” is being equated to an entity), it is clear that no entity disclosed by Halliday et al. transmits a request via a network to be received by a host system for a transaction, where the software programs to process the transaction are determined at the host system, and the processing is completed by the host system, before

results are returned to the entity. Rather, any program determination and processing occurs at the client of Halliday et al. See Halliday et al., paragraph [0053]. Halliday et al. maintains a network connection only to monitor use of programs at the client, and provide metering information. See, e.g., Halliday et al., paragraph [0056]. On the other hand, the present invention includes the delivery of substantially complete vertical solutions from a single source, by allowing entities to communicate with a host system with requests, and receive processed results in return. Therefore, for at least these reasons, Halliday et al. cannot be understood to teach or suggest all of the features of independent claims 1, 7, and 8 of the present application. Accordingly, Applicants request the rejection under 35 U.S.C. § 102(e) in view of Halliday et al. be withdrawn.

With respect to the rejection under 35 U.S.C. § 103(a), the Office Action relies on Suorsa, Yu, Roche, Vaghi, and Taylor et al. to overcome various deficiencies in the disclosure of Halliday et al., with respect to the features of claims 5 and 10. However, without agreeing to the propriety of the combination, Applicants submit that none of Suorsa, Yu, Roche, Vaghi, and Taylor et al. can be understood to teach or suggest a method for receiving a request at a host system for a transaction from an entity via a network; determining software programs at the host system, among a plurality of software programs providing processing for different services, for processing the transaction; accessing the software programs to process the transaction; receiving results of the processing; and providing the results from the host system to the entity via the network, as recited in independent claims 1, 7, and 8. Accordingly, Applicants submit the rejection under 35 U.S.C. § 103(a) should be withdrawn.

Claims 3-6, 9, 10, 13, and 14 depend from claims 1 and 8 discussed above, and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, however, individual consideration or reconsideration, as the case may be, of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202) 530-1010. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

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